RID 4315 363.509944/13 [197-]

earners by providing loans to people for purchase or construction of their own homes. In 1928 the Government's Savings Bank Act enabled banks to lend money to prospective home builders.

But although the societies and banks help solve the housing problems of many families, they were unable to aid the low income earners who, whilst they were the ones most in need of decent housing, could not afford the repayments.

Through the depression years of the late 1920s and early 1930s the housing situation continued to worsen.

In 1934 the Government established the "Homes for Unemployed Trust". Its job, as its name suggests, was to assist the unemployed to erect crude, simple dwellings for their families.

In present day terms the houses that resulted would be regarded as sub-standard and councils would prohibit their construction.

They were built in what were then outlying suburbs where local councils were not particularly concerned with the results.

More Government housing came as a result of the Housing Improvements Act of 1936 and 1937. Some 56 brick flats were built at Erskineville and let to low income families for 19 shillings a week ($1.90).

Each dwelling had three rooms and a sleepout verandah. Laundries and drying areas were constructed separate from the main building. These heralded the return of Government into the housing construction field.

By the outbreak of World War II in 1939, a survey showed that Australia was in desperate need of 120,000 houses.

As a result of an election promise, the new Government, elected under the leadership of William (now Sir) McKell, passed the Housing Act, 1941 creating the Housing Commission which took over all responsibilities for public housing in NSW. But World War II precluded any large scale construction programme and in the beginning the Commission had to concentrate on the construction of temporary housing for workers in Lithgow, Bathurst, Cowra and Orange concerned with war time production activities.

In 1943 Ben Chifley set up a Commission to consider the extent of Australia's post-war housing needs as Minister for Post War Reconstruction. The Commission concluded that 250,000 to 300,000 new homes would be required.

Under the terms of the Chifley inspired Commonwealth/State Housing Agreement, 1946, the Commonwealth Treasury began the direct funding of State housing schemes with loan moneys subject to an interest rate of 3%. The same agreement also provided a rental rebate scheme to help low income earners unable to afford a full economic rental for Commission homes.

After 1945 there were serious problems with post war shortages of skilled tradesmen and building materials.

The basic housing agreement of 1946 has remained much unchanged, although in 1973 a "Needs Test" was imposed for the first time for people seeking housing through the Commission.

Today, standards of course, have changed and the homes the Commission builds are of more imaginative design and incorporate far more amenities than those of earlier years. The Commission's housing standards are equal to any in the world. But the problem of building enough homes for people who cannot afford their own is still with us. Only a lot more money and effort will provide the final solution.

3rd Edition

LOW INCOME HOUSING IN N.S.W.

A HISTORY

DEPARTMENT OF HOUSING
LIBRARY

THE HOUSING COMMISSION OF NEW SOUTH WALES

HOUSING COMMISSION INFORMATION SERIES

363.5994
4/13
[197-]
PAM

Go back a century to the Great Gold Rush days and you will find thousands of Australians unable to afford adequate housing.

Look in on Governor Phillip's struggling colony 100 years further back in time, and you will see the first settlers having just as much trouble building a roof over their heads.

In fact every generation of Australians has suffered its own unique housing problem.

In the 1850s the big problem was how to house the people who had not struck it rich in the gold fields. Thousands of failed diggers and their families drifted back to the cities only to discover there was nowhere for them to live.

For Governor Phillip and his successors in the late 18th century and early 19th century it was more a problem of finding materials to build homes. And for many years much of these materials had to be imported.

But by the time the gold diggers arrived on the scene, materials were not so much a problem. It was how they were thrown together. Speculators cashed in on their plight and produced every conceivable jerry-built shack that would pass for accommodation.

The result was some of the most hideous slum areas Sydney has seen. Such basic requirements as sanitation, drainage, lighting and ventilation were completely forgotten.

But it was not until 1906 that Government Authorities made any attempt to clear up the filth and squalor in which most low income families were forced to live.

By then the NSW Government of the day was facing such a public outcry that it introduced new laws to enforce reasonable housing standards. The Local Government Act of 1906 for the first time specified sanitary standards for housing and dictated minimum room sizes, and the amount of light and ventilation homes should have.

Unfortunately there was an unforeseen loophole. The minimum standards were treated by builders as the maximum standards, and off they went again to build row upon row of dreary, cheap houses.

Clearly the new laws did produce a slight improvement in the general standard of accommodation but not nearly enough to satisfy responsible authorities.

Only better paid workers and their families could afford decent housing. The rest, perhaps as much as a third of the population, had to put up with slums. Worse still, many of these people were forced to share their meagre homes with other families.

There was clearly a need for more Government action, and in 1912 the NSW Government called on Professor Irvine of Sydney University to investigate. He was told to enquire into the question of: "The Housing of Workmen in Great Britain and elsewhere overseas and to recommend for adoption whatever measures you may consider might, with advantage, be introduced into the State of New South Wales".

But before Professor Irvine came up with an answer, the Government made a further attempt to solve the problem, and the Housing Act 1912 was enacted.

In the same year it established the "Housing Board" whose job it was to construct a "garden suburb". The idea was that once such a suburb was created, local councils would follow the concept, and create garden suburbs of their own for low income earners.

According to the Housing Board's charter it was to:

". . . show how workers' homes should be built and grouped in order to provide pleasant homes and healthy suburbs and to show how cheaply they could be provided . . ."

The board operated for 12 years and in that time concentrated upon plans for a huge housing project to be known as Dacey Gardens.

Under the original plan the development was to comprise 1437 homes and 40 shops. As things turned out, the board built only 315 homes, eight shops, and a community hall, before being disbanded in 1924. (These properties still stand, and today are administered by the Housing Commission).

The Original Board had other powers too. It could advance money for the construction of new homes, and the purchase of existing dwellings. All told in its 12 years of operation it built 818 homes for sale on special terms, and provided cash to build 516 others.

Finally its responsibilities were transferred to the State's Department for Local Government.

In 1919 the State Government amended the Local Government Act to empower Shire and Municipal councils to undertake their own housing schemes. Very few of them took advantage of their new powers, although Sydney City Council completed projects in several sections of the city mainly for occupation by council employees. Most of these still exist in The Rocks, Pyrmont and Chippendale.

In 1923 the State Government came up with another hope for solution to the housing problem with the passing of the Co-operative Community Settlement and Credit Act.

This provided for the formation of co-operative societies and building societies. For some time it was hoped that the building societies would be capable of coping with the housing needs of low and moderate income